OFFICE OF THE CHANCELLOR 825 North Capitol Street, NE, 9TH Floor Washington, D.C., 20002-1994 (202) 442-5885 – fax: (202) 442-5026

September 29, 2008

Dear Parents and Guardians:

We are very excited to inform you that the Capital Gains program is beginning in your student's school today, September 29, 2008. A folder of information has been distributed to each school to go home with our students. This folder includes a Frequently Asked Questions sheet, Capital Gains Calendar, Opt-out form for Families, bank information and a sheet profiling how Capital Gains will work at your student's school, specifically.

While all students are automatically enrolled in Capital Gains, we want to make certain that you have the opportunity to opt-out on your student's behalf. To that end, we have attached the opt-out form to this letter. If you do NOT think that Capital Gains is right for your student, please complete this form and return to your school and we will remove your student from the program immediately. There is no penalty for not participating.

Sincerely,

Capital Gains Team